

## INTERNATIONAL SEARCH REPORT

International application No.

PCT/AU01/00137

<b>A. CLASSIFICATION OF SUBJECT MATTER</b>		
Int. Cl. <sup>7</sup> : G06F 17/60, 157/00; G07F 19/00		
According to International Patent Classification (IPC) or to both national classification and IPC		
<b>B. FIELDS SEARCHED</b>		
Minimum documentation searched (classification system followed by classification symbols) AU: IPC AS ABOVE		
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched IPC: G06F 17/60, 157/00; G07F 19/00; G06K		
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used) WPAT: EFT, ELECTRONIC FUND? TRANSFER?, TRANSACT+, COMMERCE, INTERNET, WWW, WEB URL, NETWORK ONLINE, SECURE+, +AUTHOR+, FRAUD, ENCRYPT, DECRYPT, RELATIONAL DATABASE, PASSWORD?, CREDIT, DEBIT, CARD		
<b>C. DOCUMENTS CONSIDERED TO BE RELEVANT</b>		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	WO 99/57835 A (CHEN) 11 November 1999 Entire document	1-12
X	US 5748740 A (CURRY et al.) 5 May 1998 Entire document	1-12
P, X	US 6149055 A (GATTO) 21 November 2000 Entire document	1-12
<input checked="" type="checkbox"/> Further documents are listed in the continuation of Box C <input checked="" type="checkbox"/> See patent family annex		
* Special categories of cited documents: "A" document defining the general state of the art which is not considered to be of particular relevance "E" earlier application or patent but published on or after the international filing date "L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified) "O" document referring to an oral disclosure, use, exhibition or other means "P" document published prior to the international filing date but later than the priority date claimed "T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention "X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone "Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art "&" document member of the same patent family		
Date of the actual completion of the international search 18 May 2001		Date of mailing of the international search report 31 May 2001
Name and mailing address of the ISA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustriaia.gov.au Facsimile No. (02) 6285 3929		Authorized officer  CHARLES BERKO Telephone No : (02) 6283 2169

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**Box I** Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)

This international search report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:

1. ☐ Claims Nos :  
because they relate to subject matter not required to be searched by this Authority, namely:
  
2. ☒ Claims Nos : 1-12  
because they relate to parts of the international application that do not comply with the prescribed requirements to such an extent that no meaningful international search can be carried out, specifically:  
The claims are not drafted in a manner that succinctly encompass one inventive concept. All 12 claims have been cast as independent claims, directed to different aspects of the described invention. Even then, the technical features that these claims define are not clearly evident. As such, it is unclear as to exactly what the features characterising the invention are, and exactly what the bounds of the monopoly sought are. Use of dependent claims instead of the rather numerous independent claims would be useful.
  
3. ☐ Claims Nos :  
because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a)

**Box II** Observations where unity of invention is lacking (Continuation of item 3 of first sheet)

This International Searching Authority found multiple inventions in this international application, as follows:

Subsequent to Box 1 paragraph 2 above, the application could well be considered to be directed to 12 sets of different "special technical features". The application would therefore lack unity, and contravene rule 40.

This authority considers that there are no meaningful claims to search. None of the claims contain real technical integers. They appear to be mere statements of intent. ZIPFUND is not recognisable as a technical integer, term or abbreviation. The specification does not shed any light on what it stands for. In particular, claim 1 is considered to be so broad and speculative as to include **outcomes of known** Electronic Funds Transfer (EFT) within its scope. Nevertheless, the search and report have been conducted as though claim 2 is dependent on claim 1. Although not entirely succinct, they are considered to possibly represent the broad concept, and considered the **main invention in accordance with rule 68.5. The documents subsequently cited are considered to be merely representative of prior art that fall within the scope of the application as the claims stand.**

1. ☐ As all required additional search fees were timely paid by the applicant, this international search report covers all searchable claims
2. ☒ As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. ☐ As only some of the required additional search fees were timely paid by the applicant, this international search report covers only those claims for which fees were paid, specifically claims Nos.:
  
4. ☐ No required additional search fees were timely paid by the applicant. Consequently, this international search report is restricted to the invention first mentioned in the claims: it is covered by claims Nos.:

Remark on Protest

- ☐ The additional search fees were accompanied by the applicant's protest.
- ☐ No protest accompanied the payment of additional search fees.

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C (Continuation). DOCUMENTS CONSIDERED TO BE RELEVANT		
Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5987132 A (ROWNEY) 16 November 1999 Abstract, figs 1A, 1B, 66, columns 1-18, and claims	1-12
X	US 5822737 A (OGRAM) 13 October 1998 Entire document	1-12
X	US 5991738 A (OGRAM) 23 November 1999 Entire document	1-12
X	GB 2338381 A (BARCLAYS BANK PLC.) 15 December 1999 Entire document	1-12

INTERNATIONAL SEARCH REPORT  
Information on patent family members

International application No.  
PCT/AU01/00137

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report			Patent Family Member		
WO	9957835	AU	43075/99	GB	2353623
US	5748740	AU	73745/96	CA	2232791
		EP	862769	EP	1020821
		US	6105013	WO	9712344
US	6149055	AU	55448/96	CA	2218233
		US	5546523	WO	9632687
US	5987132	AU	33994/97	WO	9749053
US	5822737	US	5963917	US	5991738
GB	2338381	AU	91757/98	WO	9964995
END OF ANNEX					